

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John D Bray
Laura M. Bray
Debtors

Case No. 14-03437-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 44

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db/jdb +John D Bray, Laura M. Bray, P.O. Box 415, Gouldsboro, PA 18424-0415
4522808 +Advanced Imaging Specialists, 1000 Meade St., Dunmore, PA 18512-3195
4522805 +Bray John D, 60 North Shore Drive, Gouldsboro, PA 18424-8861
4522806 +Bray Laura M, 60 North Shore Drive, Gouldsboro, PA 18424-8861
4522813 +Chase, Po Box 24696, Columbus, OH 43224-0696
4522815 +Colorectal Center Of NEPA, 381 North 9th Ave., Scranton, PA 18504-2005
4522822 +EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
4522823 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
4522824 +Fnb Omaha, ATTENTION:FNN LEGAL DEPT, 1620 Dodge St. Stop Code: 3290, Omaha, NE 68197-0003
4522831 +Geisinger Community Medical Care In, 1800 Mulberry St., Scranton, PA 18510-2369
4654804 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
4522832 Medicus Urgent Care, 1208 O'Neill Hwy, Dunmore, PA 18512-1709
5099792 +MidFirst Bank, Bankruptcy Departments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5099793 +MidFirst Bank, Bankruptcy Departments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Departments 73118-6051
4562030 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197)
4571455 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
4522835 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4587586 EDI: BECKLEE.COM Jan 29 2020 00:18:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4571990 EDI: AIS.COM Jan 29 2020 00:18:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4522810 +EDI: BECKLEE.COM Jan 29 2020 00:18:00 Amex, PO BOX 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
4522809 +EDI: AMEREXPR.COM Jan 29 2020 00:18:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
4522814 +E-mail/Text: mediamanagers@clientservices.com Jan 28 2020 19:19:55 Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816
4522816 +EDI: CRFRSTNA.COM Jan 29 2020 00:18:00 Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
4522817 +EDI: CRFRSTNA.COM Jan 29 2020 00:18:00 Credit First N A, BK13 CREDIT OPERATIONS, Po Box 818011, Cleveland, OH 44181-8011
4522818 +E-mail/Text: solutions@cu-rockies.org Jan 28 2020 19:20:07 Credit Union Of The Ro, Po Box 926, Golden, CO 80402-0926
4522819 +E-mail/Text: solutions@cu-rockies.org Jan 28 2020 19:20:07 Credit Union Of The Rockies, 607 19th St, Golden, CO 80401-2403
4522838 E-mail/PDF: DellBKNNotifications@resurgent.com Jan 28 2020 19:22:41 Webbbank/dfs, DELL FINANCIAL SERVICES ATTN: BANKR, Po Box 81577, Austin, TX 78708
4522807 +E-mail/Text: office@desantobarlowlawpc.com Jan 28 2020 19:20:04 DeSanto & Barlow PC, 400 Spruce Street Suite 301, Scranton, PA 18503-1861
4550265 EDI: DISCOVER.COM Jan 29 2020 00:18:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
4522820 +EDI: DISCOVER.COM Jan 29 2020 00:18:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
4522821 +EDI: TSYS2.COM Jan 29 2020 00:18:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
4522825 +EDI: RMSC.COM Jan 29 2020 00:18:00 Gecrb/care Credit, ATTEN: BANKRUPTCY, Po Box 103104, Roswell, GA 30076-9104
4522826 +EDI: RMSC.COM Jan 29 2020 00:18:00 Gecrb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
4522827 +EDI: RMSC.COM Jan 29 2020 00:18:00 Gecrb/jcp, Po Box 965007, Orlando, FL 32896-5007
4522828 +EDI: RMSC.COM Jan 29 2020 00:18:00 Gecrb/jcp, ATTENTION: BANKRUPTCY, Po Box 103104, Roswell, GA 30076-9104
4522830 +EDI: RMSC.COM Jan 29 2020 00:18:00 Gecrb/lowes, Po Box 956005, Orlando, FL 32896-0001
4522829 +EDI: RMSC.COM Jan 29 2020 00:18:00 Gecrb/lowes, ATTENTION: BANKRUPTCY DEPARTMENT, Po Box 103104, Roswell, GA 30076-9104
4550123 +E-mail/Text: bankruptcy@nbtbank.com Jan 28 2020 19:20:03 NBT Bank, NA, 52 South Broad Street, Norwich, NY 13815-1699
4603985 EDI: PRA.COM Jan 29 2020 00:18:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4602016 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 28 2020 19:22:41 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
4522834 +E-mail/Text: bankruptcy@nbtbank.com Jan 28 2020 19:20:03 Pennstar Bank, 24 Church St, Canajoharie, NY 13317-1191
4522836 EDI: VERIZONCOMB.COM Jan 29 2020 00:18:00 Verizon Wireless, P.O. Box 4005, Acworth, GA 30101-9006
4522837 +E-mail/PDF: DellBKNNotifications@resurgent.com Jan 28 2020 19:22:41 Webbbank/dfs, Po Box 81607, Austin, TX 78708-1607

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 2 of 2
Total Noticed: 44

Date Rcvd: Jan 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4522839 +EDI: WESTASSET.COM Jan 29 2020 00:18:00 West Asset Management, Inc., 7171 Mercy Rd.,
Omaha, NE 68106-2620

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4522811 ##Anesthesiological Group Of NEPA, P.O. Box 797, Scranton, PA 18501-0797
4522812 ##Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
4522833 ##Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Janet M. Spears on behalf of Creditor MidFirst Bank bkecfinbox@aldridgeppte.com,
JSpears@ecf.courtdrive.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Marjorie DeSanto Barlow on behalf of Debtor 1 John D Bray office@desantobarlowlawpc.com
Marjorie DeSanto Barlow on behalf of Debtor 2 Laura M. Bray office@desantobarlowlawpc.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 John D Bray
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Laura M. Bray
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:14-bk-03437-RNO

Social Security number or ITIN xxx-xx-3294
EIN _____

Social Security number or ITIN xxx-xx-2578
EIN _____

Order of Discharge

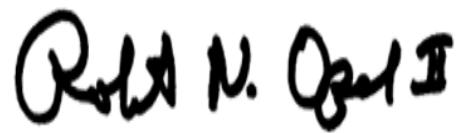
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John D Bray

Laura M. Bray

By the
court:

1/28/20

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: PamelaRadginski, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.